

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-19654-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Hardin Jr.  
18 Evelyn Ct  
Brick, NJ 08723-6800

Michaela Hardin  
18 Evelyn Ct  
Brick, NJ 08723-6800

Social Security No.:

xxx-xx-3124

xxx-xx-9855

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 5/10/2017 and a confirmation hearing on such Plan has been scheduled for 9/26/2017 at 10:00 am.

The debtor filed a Modified Plan on 9/19/2017 and a confirmation hearing on the Modified Plan is scheduled for 10/24/2017 at 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: September 21, 2017

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert Hardin, Jr.  
 Michaela Hardin  
 Debtors

Case No. 17-19654-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 3  
 Total Noticed: 89

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

db/jdb  
 cr  
 Robert Hardin, Jr., Michaela Hardin, 18 Evelyn Ct, Brick, NJ 08723-6800  
 +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,  
 Colorado Springs, CO 80962-2180  
 516993023 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 516818719 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 516818720 Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540  
 516818721 Apex Asset Management LLC, PO Box 5407, Lancaster, PA 17606-5407  
 516818722 Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564  
 516818724 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)  
 516818726 BB&T, Attn: Bankruptcy Department, 6010 Golding Center Dr, Winston Salem, NC 27103-9815  
 516818727 BCA Financial Services, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437  
 516818723 #Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
 516956258 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516818725 Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504  
 516818728 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119)  
 516818729 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 516818730 Citi, PO Box 6497, Sioux Falls, SD 57117-6497  
 516818732 CitiBank/Best Buy, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032  
 516818731 Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 516818733 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S,  
 Louis, MO 63129  
 516818734 Citibank/the Home Depot, PO Box 790040, Saint Louis, MO 63179-0040  
 516818736 Comenity Bank/Bon Ton, 3100 Easton Square Pl, Columbus, OH 43219-6232  
 516818735 Comenity Bank/Bon Ton, Attn: Bankruptcy, PO Box 18215, Columbus, OH 43218  
 516910702 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011  
 516818737 Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315,  
 Cleveland, OH 44181-0315  
 517076727 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516818739 Ditech, 332 Minnesota St Ste 310, Saint Paul, MN 55101-1314  
 516818741 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center,  
 PO Box 62180, Colorado Springs, CO 80962-2180)  
 516818743 +GC Services, 6330 Gulfton St, Houston, TX 77081-1198  
 516818744 +Gem Recovery Systems, 99 Kinderkamack Rd Ste 3, Westwood, NJ 07675-3021  
 516818746 Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292  
 516890452 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013  
 516818752 +Life Excel, 35 Beaverson Blvd, Brick, NJ 08723-7854  
 516842629 +MONMOUTH OCEAN HOSPITAL SERVICE CORP., C/O GEM RECOVERY SYSTEMS,  
 99 KINDERKAMACK ROAD, SUITE 307, WESTWOOD, NJ 07675-3021  
 516818753 Macy's, PO Box 8218, Mason, OH 45040-8218  
 516818754 Meridian Medical Group, PO Box 416923, Boston, MA 02241-6923  
 516818757 #Monarch Recovery, 10965 Decatur Rd, Philadelphia, PA 19154-3210  
 516818758 Monmouth Ocean Hospital, 4806 Megill Rd Ste 3, Neptune, NJ 07753-6926  
 516818759 Morris Anesthesia Group, PO Box 4640, Rutherford, NJ 07070-0464  
 516818760 National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476  
 516818761 Northland Group, PO Box 390905, Minneapolis, MN 55439-0905  
 516818762 Northstar Location Services, 4285 Genesee St, Cheektowaga, NY 14225-1943  
 516818763 Ocean Pulmonary Associates, 3 Plaza Dr Ste 2, Toms River, NJ 08757-3764  
 516818764 Patricia McCormack, MD, PO Box 1212, Clifton, NJ 07012-0712  
 516818765 Shore Health Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860  
 516818766 Shore Heart Group, 1820 State Route 33 Ste 4B, Neptune, NJ 07753-4860  
 516818767 Southern Ocean Medical Group, PO Box 416289, Boston, MA 02241-6289  
 516818778 Target, C/O Financial & Retail Svcs Mailstopn BT, PO Box 9475,  
 Minneapolis, MN 55440-9475  
 516818779 Target Card Services, PO Box 673, Minneapolis, MN 55440-0673  
 517023565 +Toms River Fitness, 213 Route 37 East, Toms River, NJ 08753-5563  
 516818784 Township of Brick, PO Box 949, Matawan, NJ 07747-0949  
 516818785 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, 4325 17th Ave S, Fargo, ND 58103-3538)  
 516818787 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
 Mason, OH 45040-8053

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 89

Date Rcvd: Sep 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2017 21:37:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 21 2017 21:37:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516818718 E-mail/Text: roy.buchholz@allianceoneinc.com Sep 21 2017 21:37:03 Alliance One, 4850 E Street Rd Ste 300, Trevoise, PA 19053-6643

516818738 E-mail/Text: bankruptcy.bnc@ditech.com Sep 21 2017 21:37:11 Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172

516877805 E-mail/Text: bankruptcy.bnc@ditech.com Sep 21 2017 21:37:11 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

516818740 E-mail/Text: data\_processing@fin-rec.com Sep 21 2017 21:37:11 Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908

516818742 E-mail/Text: Banko@frontlineas.com Sep 21 2017 21:37:30 Frontline Asset Strategies, 2700 Snelling Ave N Ste 250, Roseville, MN 55113-1783

516818745 E-mail/Text: bankruptcy@affglo.com Sep 21 2017 21:37:14 Global Credit & Collection Corp., 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486

516818748 E-mail/Text: bankruptcy.notices@hdfsi.com Sep 21 2017 21:37:26 Harley Davidson Financial, PO Box 21829, Carson City, NV 89721-1829

516818747 E-mail/Text: bankruptcy.notices@hdfsi.com Sep 21 2017 21:37:26 Harley Davidson Financial, Attention: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048

517047414 +E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Sep 21 2017 21:37:28 Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809

516818749 E-mail/Text: Hcabankruptcy-courtntices@hcamerica.com Sep 21 2017 21:37:28 Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20809, Fountain Valley, CA 92728-0809

516818750 E-mail/Text: cio.bncmail@irs.gov Sep 21 2017 21:37:08 Internal Revenue Service, 955 S Springfield Ave, Springfield, NJ 07081-3570

517051669 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 21 2017 21:37:18 Jefferson Capital Systems LLC, PO Box 7999, St Cloud MN 56302-9617

516818751 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 21 2017 21:37:18 Jefferson Capital Systems, LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198

516818755 E-mail/Text: bankruptcydpt@mcmcg.com Sep 21 2017 21:37:13 Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069

517047215 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 21 2017 21:37:13 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

516818756 E-mail/Text: bankruptcydpt@mcmcg.com Sep 21 2017 21:37:13 Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

517075896 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 21 2017 21:45:45 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541

517076630 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 21 2017 21:46:11 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541

516908729 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2017 21:37:12 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

516820898 +E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:24 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

516818769 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:34 Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005

516818770 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:14 Synchrony Bank, PO Box 965015, Orlando, FL 32896-5015

516818768 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:35 Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036

516818771 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:15 Synchrony Bank - JCP, PO Box 965007, Orlando, FL 32896-5007

516818772 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:35 Synchrony Bank- Walmart, PO Box 960024, Orlando, FL 32896-0024

516818773 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:15 Synchrony Bank/ Jc Penneys, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818774 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:35 Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818775 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:24 Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818776 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:15 Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818777 E-mail/PDF: gecsed@recoverycorp.com Sep 21 2017 21:38:24 Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060

516818780 +E-mail/Text: bankruptcy@td.com Sep 21 2017 21:37:15 TD Bank, 70 Gray Rd, Portland, ME 04105-2299

516818781 +E-mail/Text: bankruptcy@td.com Sep 21 2017 21:37:15 TD Bank, 32 Chestnut St, Lewiston, ME 04240-7799

516874435 +E-mail/Text: bncmail@w-legal.com Sep 21 2017 21:37:16 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516818782 +E-mail/Text: bankruptcy@td.com Sep 21 2017 21:37:15 Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7799

District/off: 0312-3

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Form ID: 186

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Total Noticed: 89

Date Rcvd: Sep 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516818783 E-mail/Text: bankruptcy@td.com Sep 21 2017 21:37:15 Td Banknorth, Attn: Bankruptcy,  
PO Box 1190, Lewiston, ME 04243-1190

TOTAL: 37

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516824857\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000,  
Detroit, MI 48255-0953)  
516856930\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000,  
Detroit, MI 48255-0953)  
516833182\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
516818786\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank/Rms Cc, Card Member Services, PO Box 108,  
Saint Louis, MO 63166-0108)

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

Albert Russo docs@russotruster.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com/mhazlett@mortoncraig.com  
Marc C. Capone on behalf of Joint Debtor Michaela Hardin mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
Marc C. Capone on behalf of Debtor Robert Hardin, Jr. mcapone@caponeandkeefe.com,  
docs@caponeandkeefe.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6